

To the Claims

1-58. (Cancelled).

59. (Original) A method for conducting a financial transaction comprising:

loading a pre-registered, key-enabled, personal transaction device (PTD) with a pre-funded cash account;

establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;

accessing the PTD using a privacy card; and

deducting a transaction amount from the pre-funded cash account to complete the transaction.

60. (Original) The method of claim 59 wherein the privacy card is a biometric control device.

61. (Original) The method of claim 59 further comprising:

initiating communication with the VAPGT by the PTD.

62. (Original) The method of claim 59 further comprising:

initiating communication with the PTD by the VAPGT.

63. (Original) The method of claim 59 further comprising:

registering the PTD with an appropriate enabling authority, the PTD is associated with a particular user.

64. (Original) The method of claim 63 wherein the appropriate enabling authority is selected from the group consisting of a financial institution, a third-party distributor, and a credit card issuer.

65. (Original) The method of claim 59 wherein the PTD and VAPGT communicate via a wireless connection.

66. (Original) The method of claim 59 wherein the PTD is a PKI-enabled PTD.

67. (Original) The method of claim 59 wherein the VAPGT is selected from the group consisting of a tollbooth, a vehicular kiosk, a ticket booth, and a smog certification station.

68. (Original) A method for conducting a financial transaction comprising:

establishing communication between a pre-registered, key-enabled, persona transaction device (PTD) including a pre-loaded, pre-funded cash account and a vehicle-accessed, payment-gateway terminal (VAPGT); and

receiving a transaction authorization message from the PTD to complete the transaction.

69. (Original) The method of claim 68 further comprising:

initiating communication with the VAPGT by the PTD.

70. (Original) The method of claim 68 further comprising:

initiating communication with the PTD by the VAPGT.

71. (Original) The method of claim 68 wherein the PTD and VAPGT communicate via a wireless connection.

72. (Original) The method of claim 68 wherein the PTD is a PKI-enabled PTD.

73. (Original) The method of claim 68 wherein the VAPGT is selected from the group consisting of a tollbooth, a vehicular kiosk, a ticket booth, and a smog certification station.

74. (Original) The method of claim 68 further comprising:

if the transaction is not valid, notifying appropriate authorities of the invalid transaction, and disabling the PTD.

75-86. (Cancelled).

87. (Original) A method for conducting a financial transaction comprising:
- registering a key-enabled, personal transaction device (PTD) with an appropriate enabling authority, the PTD is uniquely identified with a particular user;
 - loading the PRD with a pre-funded cash account;
 - establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;
 - accessing the PTD using a privacy card;
 - transmitting a transaction request to the PTD;
 - determining if the transaction is valid;
 - if the transaction is valid, deducting a transaction amount from the pre-funded cash account, and
 - transmitting a transaction authorization message to the VAPGT to complete the transaction; and
 - if the transaction is not valid, transmitting an invalid transaction message to the VAPGT, notifying appropriate authorities of the invalid transaction; and
 - disabling the PTD.
88. (Original) The method of claim 87 wherein the privacy card is a biometric control device.
89. (Original) the method of claim 87 further comprising:
- initiating communication with the VAPGT by the PTD.
90. (Original) The method of claim 87 further comprising:
- initiating communication with the PTD by the VAPGT.
91. (Original) The method of claim 87 wherein the PTD and VAPGT communicate via a wireless connection.
92. (Original) The method of claim 87 wherein the PTD is a PKI-enabled PTD.

93. (Original) The method of claim 87 wherein the VAPGT is selected from the group consisting of a tollbooth, a vehicular kiosk, a ticket booth, and a smog certification station.

94. (Original) The method of claim 87 wherein the appropriate enabling authority is selected from the group consisting of a financial institution, a third-party distributor, and a credit card issuer.

95-111. (Cancelled).

112. (Original) A system to conduct a financial transaction comprising:

- a pre-registered, key-enabled, personal transaction device (PTD) including a pre-loaded, pre-funded cash account;

- a vehicle-accessed, payment-gateway terminal (VAPGT) in proximity to the PTD;

- a privacy card connected to the PTD used to access the PTD, the PTD deducts a transaction amount from the pre-funded cash account and sends a transaction authorization message to the VAPGT to complete the transaction.

113. (Original) The system of claim 112 wherein the privacy card is a biometric control device.

114. (Original) The system of claim 112 wherein the PTD initiates communication with the VAPGT.

115. (Original) The system of claim 112 wherein the VAPGT initiates communication with the PTD.

116. (Original) The system of claim 112 wherein the PTD and VAPGT communicated via a wireless connection.

117. (Original) The system of claim 112 wherein the PTD is a PKI-enabled PTD.

118. (Original) The system of claim 112 wherein the VAPGT is selected from the group consisting of a tollbooth, a vehicular kiosk, a ticket booth, and a smog certification station.

119. (Original) The system of claim 112 wherein the appropriate enabling authority is selected from the group consisting of a financial institution, a third-party distributor, and a credit card issuer.

120-124. (Cancelled).

125. (Original) A system for conducting a financial transaction comprising:

- means for loading a pre-registered, key-enabled, personal transaction device (PTD) with a pre-funded cash account;

- means for establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;

- means for accessing the PTD using a privacy card; and

- means for deducting a transaction amount from the pre-funded cash account to complete the transaction.

126. (Original) A system for conducting a financial transaction comprising:

- means for establishing communication between a pre-registered, key-enabled, personal transaction device (PTD) including a pre-loaded, pre-funded cash account and a vehicle-accessed, payment gateway terminal (VAPGT); and

- means for receiving a transaction authorization message from the PTD to complete the transaction.

127. (Cancelled)

128. (Original) A system for conducting a financial transaction comprising:

- means for registering a key-enabled, personal transaction device (PTD) with an appropriate enabling authority, the PTD is uniquely identified with a particular user;

- means for loading the PTD with a pre-funded cash account;

means for establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;

means for accessing the PTD using a privacy card;

means for transmitting a transaction request to the PTD;

means for determining if the transaction is valid;

if the transaction is valid, means for deducting a transaction amount from the pre-funded cash account, and

means for transmitting a transaction authorization message to the VAPGT to complete the transaction; and

if the transaction is not valid, means for transmitting an invalid transaction message to the VAPGT,

means for notifying appropriate authorities of the invalid transaction, and

means for disabling the PTD.

129-133. (Cancelled)

134. (Original) A computer readable medium comprising instructions, which when executed on a processor, perform a method for conducting a financial transaction, the system comprising:

means for loading a pre-registered, key-enabled, personal transaction device (PTD) with a pre-funded cash account;

means for establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;

means for accessing the PTD using a privacy card; and

means for deducting a transaction amount from the pre-funded cash account to complete the transaction.

135. (Original) A computer readable medium comprising instructions, which when executed on a processor, perform a method for conducting a financial transaction , the system comprising:

means for establishing communication between a pre-registered, key-enabled, personal transaction device (PTD) including a pre-loaded, pre-funded cash account and a vehicle-accessed, payment-gateway terminal (VAPGT); and

means for receiving a transaction authorization message from the PTD to complete the transaction.

136. (Cancelled)

137. (Original) A computer readable medium comprising instructions, which when executed on a processor, perform a method for conducting a financial transaction, the system comprising:

means for registering a key-enabled, personal transaction device (PTD) with a appropriate enabling authority, the PTD is uniquely identified with a particular user;

means for loading the PTD with a pre-funded cash account;

means for establishing communication between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD;

means for accessing the PTD using a privacy card;

means for transmitting a transaction request to the PTD;

means for determining if the transaction is valid;

if the transaction is valid, means for deducting a transaction amount from the pre-funded cash account, and means for transmitting a transaction authorization message to the VAPGT to complete the transaction; and

if the transaction is not valid, means for transmitting an invalid transaction message to the VAPGT,

means for notifying appropriate authorities of the invalid transaction, and

means for disabling the PTD.